

2004 Long-Term Care Rate Guide
Premium Rate Increase History Section
History For Companies NOT Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	15%	15%	08/04/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	25%	25%	05/12/01	06/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AZ	25%	25%	05/21/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		CT	15%	15%	1997	04/10/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	15%	15%	08/22/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	25%	25%		09/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	20%	8%	07/23/03	10/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	15%	15%	07/23/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20%	20%	05/13/03	09/06/03

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20%	20%	06/04/04	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25%	25%	05/30/01	07/16/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL		20%	07/28/03	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL		25%		08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	20%	20%	10/07/03	11/29/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25%	25%	06/29/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	08/08/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	25%	25%	04/17/01	06/15/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	20%	20%	10/20/03	11/29/03

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	15%	15%	07/21/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	20%	20%	05/23/03	08/22/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	15%	15%	08/20/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	25%	25%	05/21/01	07/16/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25%	25%	07/12/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ		19%		
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	15%	15%	1997	04/03/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	20%	20%	07/28/03	09/08/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	15%	15%	09/10/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	25%	25%	05/01/01	06/22/01

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	15%	15%	08/19/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	19%	19%	06/15/04	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	20%	20%	05/19/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25%	25%	05/14/01	06/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15%	15%	05/07/01	06/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15%	15%	08/11/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25%	25%	06/27/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	15%	15%	07/23/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	15%	15%	08/20/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	20%	20%	06/19/03	09/06/03

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25%	25%	04/17/01	06/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	15%	15%	1997	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	19%	19%	06/01/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AL	15%	15%	07/11/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AL	25%	25%	05/02/01	07/30/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	15%	15%	06/30/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	20%	20%	03/06/03	06/08/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	25%	01/10/01	04/10/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	35%	20%	05/12/04	08/15/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	15%	15%	09/22/97	01/17/98

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	25%	12/13/99	02/08/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	25%	03/05/02	05/07/02
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	05/12/04	08/29/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	15%	15%	08/20/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25%	25%	12/17/99	02/03/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	12/13/99	02/03/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	04/12/02	05/30/02
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20%	20%	03/19/03	05/23/03

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15%	15%	1997	05/24/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	05/21/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	01/05/00	03/26/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN		35%		07/30/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	15%	15%	07/23/01	09/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35%	35%	05/14/04	07/30/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	08/08/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	02/04/00	03/12/00

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	05/09/03	07/24/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	15%	15%	06/20/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	20%	20%	02/26/03	05/24/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	25%	25%	04/25/01	06/23/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	06/10/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	01/27/00	03/12/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	03/26/03	05/09/03

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	15%	15%	09/03/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	04/13/01	06/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	12/17/99	02/03/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	15%	15%	06/26/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20%	20%	10/20/03	11/29/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	04/17/01	06/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	05/28/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	15%	15%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	04/27/01	06/22/01

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	15%	15%	06/28/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	20%	20%	09/17/03	10/30/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	25%	25%	04/18/01	06/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	15%	15%	08/08/97	09/24/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	25%	06/17/04	09/06/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	20%	20%	04/28/03	06/23/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	18%	12/11/01	02/23/02
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	05/22/01	07/30/01

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15%	15%	07/31/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	01/05/00	02/17/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	15%	15%	08/19/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	05/01/01	06/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	20%	20%	03/20/03	05/16/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	01/19/00	03/05/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	05/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	20%	20%	04/04/03	06/22/03

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	05/30/04	08/29/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	12/14/99	02/03/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15%	15%	08/08/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	03/18/03	05/24/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	05/27/04	08/23/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	05/15/01	07/09/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	06/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	03/04/03	06/08/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	07/31/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%			

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OR	15%	15%	07/14/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	20%	20%	06/18/03	08/23/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25%	25%	04/01/02	05/16/02
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	35%	35%	07/14/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	15%	15%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	25%	25%	05/08/01	07/30/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	01/07/00	02/17/00
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15%	15%	07/23/97	09/24/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	06/17/04	08/22/04

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	05/18/01	06/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	03/13/03	05/09/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	15%	15%	1997	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	20%	20%	10/22/03	03/16/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	20%	07/02/04	04/08/04
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35%	35%	06/30/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	20%	20%	03/18/03	06/08/03
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	05/12/04	08/29/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AZ	35%	20%	05/12/04	08/15/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	05/12/04	08/29/04

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20%	20%	05/27/04	08/08/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35%	35%	05/13/04	08/23/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	05/21/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15%	15%	1997	05/04/98
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35%	35%	05/14/04	07/30/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	05/09/03	07/24/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	08/08/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	06/10/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	05/28/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	25%	06/17/04	09/06/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%	20%	03/20/03	05/09/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15%	15%	07/31/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	05/22/01	07/30/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	05/30/04	08/29/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15%	15%	08/08/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	05/15/01	07/09/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	05/27/04	08/23/04

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	03/18/03	05/24/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	07/31/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	06/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	03/04/03	06/08/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	05/18/01	06/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	06/17/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	03/13/03	05/09/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15%	15%	07/23/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35%	35%	06/30/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AZ	35%	20%	05/12/04	08/15/04

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25%	25%	03/05/02	05/07/02
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	15%	15%	09/22/97	01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	20%	20%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25%	25%	12/13/99	02/08/00
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CO	20%	20%	05/27/04	08/08/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	20%	10%	10/08/02	04/09/03
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	33%	27%	01/20/04	05/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35%	35%	05/13/04	08/23/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	20%	20%	05/21/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	35%	35%	05/14/04	07/30/04

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	20%	20%	06/10/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25%	25%	05/28/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NC	25%	25%	06/17/04	09/06/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NV	25%	25%	05/30/04	08/29/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	20%	20%	05/27/04	08/23/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TN	20%	20%	06/17/04	08/22/04
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	35%	35%	06/30/04	
STONEBRIDGE LIFE INSURANCE COMPANY	D431 IN PARTNERSHIP		J C PENNEY LIFE INSURANCE CO	06/18/05	Partnership	COMP-NTQ			-	-	-	-